

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:) Confirmation No.: **6580**
))
 Kitchen, et al.))
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Serial No. **09/820,804**) Examiner: **H. Kazimi**
))
Filed: **March 30, 2001**) Art Unit: **3624**
))
For: **ELECTRONIC BILL PRESENTMENT WITH**)
 BILL CATEGORIZATION)

AMENDMENT RESPONSE TO NON-FINAL OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Non-Final Office Action dated July 19, 2006, Applicants submit the following amendments and remarks. In light of these amendments and remarks, Applicants respectfully assert that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.